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In re Application of: Shao, et al
Serial No. : 09/607,747
Filed: 30 June 2000

Docket No.: ISAA0050
Art Unit 3624
Examiner: N. Subramanian

Title: Enhancing Delinquent Debt Collection Using Statistical Models of Debt Historical Information and Account Events

DATE: OCTOBER 29, 2004

To: United States Patent and Trademark Office
Mail Stop Patent Application
P.O. Box 1450
Alexandria, VA 22313-1450

Attached to this coversheet please find the following documents:

1. Amendment (11 pages)
2. Certificate of Transmission (1 sheet)

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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Della Revecho

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October 29, 2004

Commissioner for Patents
Mail Stop Non Fee Amendment
P.O. Box 1450
Alexandria, VA 22313-1450

Amendment

Sir:

This Amendment is in response to the Office Action, dated July 29, 2004, for the above-identified patent application. Attached hereto is an Amendment to the Claims.